

**SIGNIFICANT PROVISIONS OF STATE UNEMPLOYMENT INSURANCE LAWS
EFFECTIVE JANUARY 2018**

	BENEFITS							COVERAGE	TAXES	
	Earnings/ Employment Needed in Base Period to Qualify ¹	Computation of Weekly Benefit Amount	Weekly Benefit Amount (WBA) ²		Weekly Earnings Disregarded	Calculation of Maximum Benefit Amount (MBA)	Number of Benefit Weeks Payable ³	Size of Payroll (Length of Employment/ Wages Paid)	2017 Wages Subject to Tax	2017 Minimum & Maximum Rates ⁴
			Mini- mum	Maxi- Mum						New Employer Rate ⁵
AL	1½ x HQW	1/26 avg of 2 highest qtrs	\$45	\$265	1/3 WBA	Lesser of 1/3 BPW or 26 x WBA	15-26	20 weeks or \$1,500 in any qtr	\$8,000	0.59% 6.74% 2.70%
AK	\$2,500; wages in 2 qtrs, at least \$250 outside HQ	0.9-2.2% of annual wages + \$24 per dep up to \$72	\$56- 128	\$370- 442	\$50 and ¼ wages over \$50	Weighted schedule of BPW to HQW	16-26	Any size	\$39,800	1.00% 5.40% 1.73%
AZ	1½ x HQW and 390 x minimum wage in effect in 1 qtr; or wages in 2 qtrs with wages in 1 qtr sufficient to qualify for maximum WBA and total BPW ≥ taxable wage base	1/25 HQW	\$164	\$240	\$30	Lesser of 1/3 BPW or 26 x WBA	8-26	20 weeks or \$1,500 in any qtr	\$7,000	0.04% 10.59% 2.00%
AR	35 x WBA; wages in 2 qtrs	1/26 of the avg of the 4 qtrs in BP	\$81	\$451	40% WBA	Lesser of 16 x WBA or 1/3 BPW	9-16	One employee for 10 or more days in a CY	\$12,000	0.10% 6.00% 2.90%
CA	\$1,300 in HQ, or \$900 in HQ with BPW = 1¼ x HQ	1/23 to 1/26 HQW	\$40	\$450	Greater of \$25 or 1/4 wages	Lesser of 26 x WBA or ½ BPW	14-26	Over \$100 in any qtr	\$7,000	1.50% 6.20% 3.40%
CO	40 x WBA or \$2,500, whichever is greater	Higher of 60% of 1/26 of 2 consecu- tive HQW, capped by 50% of State avg weekly earn- ings or 50% of 1/52 BP earnings capped by 55% of State avg weekly earnings	\$25	\$520 or \$573 ⁶	¼ WBA	Lesser of 26 x WBA or 1/3 BPW	13-26	20 weeks or \$1,500 in any qtr	\$12,500	0.62% 8.15% 1.70%
CT	40 x WBA	1/26 avg of 2 HQs + \$15 per dep, up to 5; DA capped at WBA (For construction workers, 1/26 HQ)	\$15-30	\$613- 688	1/3 wages	Uniform duration	26	20 weeks or \$1,500 in any qtr	\$15,000	1.90% 6.80% 3.00%
DE	36 x WBA	1/46 total wages in 2 highest qtrs	\$20	\$330	Greater of \$10 or 50% WBA	½ BPW	24-26	20 weeks or \$1,500 in any qtr	\$18,500	0.30% 8.20% 1.70%
DC	1½ x HQW or within \$70; not less than \$1,950 in 2 qtrs; \$1,300 in 1 qtr	1/26 HQW	\$50	\$432	1/3 of wages plus \$50	Uniform duration	26	Any size	\$9,000	1.60% 7.00% 2.70%
FL	1½ x HQW; minimum \$3,400; wages in 2 qtrs	1/26 HQW	\$32	\$275	8 x federal hourly mini- mum wage	25% BPW	9-12 ⁷	20 weeks or \$1,500 in any qtr	\$7,000	0.10% 5.40% 2.70%
GA	Wages in 2 qtrs & 150% x HQW or HQW divided by 21 for WBA w/ total earnings in 2 qtrs totaling at least 40 x WBA	1/42 of wages in highest 2 qtrs or 1/21 HQW	\$44	\$330	\$50	Lesser of 14 x WBA or ¼ BPW	6-14 ⁷	20 weeks or \$1,500 in any qtr	\$9,500	0.025% 5.40% 2.64%

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			Mini- mum	Maxi- mum						
HI	26 x WBA; wages in 2 qtrs	1/21 HQW	\$5	\$619	\$150	Uniform duration	26	Any size	\$44,000	0.00% 5.60%
ID	1¼ x HQW; not less than the minimum qualifying wages in 1 qtr \$1,872	1/26 HQW	\$72	\$405	½ WBA	Weighted schedule of BPW to HQW	10-26	20 weeks or \$1,500 in any qtr	\$37,800	0.399% 5.40%
IL	\$1,600; \$440 outside HQ	42.9% of claimant's AWW in 2 highest qtrs.	\$51-77	\$458-627	½ WBA	Uniform duration	24	20 weeks or \$1,500 in any qtr	\$12,960	0.55% 7.35%
IN	1½ x HQW totaling at least \$2,500 in last 2 qtrs; not less than \$4,200 in BP	47% of AWW in BP	\$37	\$390	Greater of \$3 or 20% WBA from other than BP employers	Lesser of 28% BPW or 26 x WBA	26	Any size	\$9,500	0.50% 7.40%
IA	1¼ x HQW; 3.5% of the statewide AAW in HQ; ½ HQW in qtr not the HQ	1/23 HQW or 1/19 – 1/22 HQW for claimants with deps	\$68-82	\$455-559	¼ WBA	1/3 BPW	8-26	20 weeks or \$1,500 in any qtr	\$29,300	0.00% 8.00%
KS	30 x WBA; wages in 2 qtrs	4.25% HQW	\$118	\$474	25% WBA	Lesser of 26 x WBA or 1/3 BPW	10-26 ⁷	20 weeks or \$1,500 in any qtr	\$14,000	0.20% 5.40%
KY	1½ x HQW; 8 x WBA in last 2 qtrs; \$750 outside HQ	1.1923% BPW	\$39	\$448	1/5 wages	Lesser of 26 x WBA or 1/3 BPW	15-26	20 weeks or \$1,500 in any qtr	\$10,200	0.60% 9.75%
LA	\$1,200 total BPW; wages in 2 qtrs; 1½ x HQW	1/25 of the avg of wages in 4 qtrs of BP x 1.05 x 1.15	\$10	\$247	Lesser of ½ WBA or \$50	Uniform duration	26	20 weeks or \$1,500 in any qtr	\$7,700	0.10% 6.20%
ME	2 x AWW in 2 different BP qtrs; total BPW = 6 x AWW	1/22 avg wages paid in 2 highest qtrs of BP + \$10 per dep up to ½ WBA	\$73-109	\$418-627	\$25	Lesser of 26 x WBA or 1/3 BPW	15-26	20 weeks or \$1,500 in any qtr	\$12,000	0.49% 5.40%
MD	1½ x HQW; \$1,176.01 in HQ; \$1,800 in 2 qtrs	1/24 HQW + \$8 per dep up to 5 deps	\$50-90	\$430	≤ \$50	Uniform duration	26	Any size	\$8,500	0.30% 7.50%
MA	30 x WBA; \$4,700 minimum	50% AWW + \$25 per dep up to ½ WBA	\$42-63	\$769-1,153	1/3 WBA	Lesser of 30 x WBA or 36% BPW	10-30	13 weeks or \$1,500 in any qtr	\$15,000	0.73% 11.13%
MI	Total BPW =1½ x HQW; wages in at least 2 BP qtrs; at least \$3,589 in HQ; or wages in at least 2 BP qtrs; BPW at least 20 x State AWW (\$991.30) or \$19,826	4.1% HQW + \$6 for each dep up to 5	\$147-177	\$362	WBA reduced by 50¢ for every \$1 earned, and wages plus benefits cannot exceed 1.5 x WBR	43% BP wages	14-20	20 weeks or \$1,000 in CY	\$9,000	0.06% 10.30%

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			Mini- mum	Maxi- mum						New Employer Rate ⁵
MN	5.3% of State AAW	Higher of 50% of 1/13 HQW up to 43% of State AWW or 50% of 1/52 BPW up to 66⅔% of State AWW	\$26	\$447- 693 ⁶	WBA reduced by 50¢ for every \$1 earned	Lesser of 1/3 BPW or 26 x WBA	11-26	Any size	\$32,000	0.10% 9.00%
MS	40 x WBA; \$780 in HQ; wages in 2 qtrs	1/26 HQW	\$30	\$235	\$40	Lesser of 1/3 BPW or 26 x WBA	13-26	20 weeks or \$1,500 in any qtr	\$14,000	0.00% 5.40%
MO	1½ x HQW; \$1,500 in 1 qtr; or wages in 2 qtrs of BP = 1½ maximum taxable wage base	4% of the avg of the 2 HQWs	\$35	\$320	Greater of 20% WBA or \$20	Lesser of 20 x WBA or 1/3 BPW	8-20 ⁸	20 weeks or \$1,500 in any qtr	\$13,000	0.00% 7.50%
MT	BPW ≥ 1½ x HQW and total wages ≥ 7% of AAW or BPW ≥ 50% of AAW	1% BPW or 1.9% wages in 2 HQs	\$153	\$518	¼ WBA	Weighted schedule of BPW to HQW	8-28	\$1,000 in current or preceding year	\$31,400	0.00% 6.12%
NE	\$4,145.74 in BP; \$1,850 in HQW and wages in at least 1 other qtr of \$800	½ AWW	\$70	\$414	¼ WBA	Lesser of 26 x WBA or 1/3 BPW	12-26	20 weeks or \$1,500 in any qtr	\$9,000	0.00% 5.40%
NV	1½ x HQW in BP and \$400 in HQ; or wages in 3 of 4 qtrs in BP and \$400 in HQ	1/25 HQW	\$16	\$439	¼ wages	Lesser of 26 x WBA or 1/3 BPW	8-26	\$225 in any qtr	\$29,500	0.25% 5.40%
NH	\$2,800; \$1,400 in each of 2 qtrs	1%-1.1% annual wages	\$32	\$427	30% WBA	Uniform duration	26	20 weeks or \$1,500 in any qtr	\$14,000	0.10% 7.50%
NJ	20 weeks employment at 20 x State hourly minimum wage or 1,000 x State hourly minimum wage	60% of claimant's AAW + DA	\$100- 115	\$681	Greater of 20% WBA or \$5	100% base weeks worked in base year up to 26	20-26	\$1,000 in any year	\$33,500	0.50% 5.80%
NM	\$1,919.63 in HQW and wages in at least 1 other qtr	53.5% of AWW paid in BP qtr in which wages were highest	\$81- 121	\$433- 483	1/5 WBA	Lesser of 26 x WBA or 60% BPW	14-26	20 weeks or \$450 in any qtr	\$24,300	0.33% 5.40%
NY	1½ x HQW; \$2,100 in HQ	1/26 HQW if 4 qtrs of wages and HQW > \$4,000; 1/26 avg of 2 HQW if wages in only 2 or 3 qtrs; 1/25 HQW if HQW ≤ \$3,575	\$100	\$430	None. All employment affects WBA	Uniform duration	26	\$300 in any qtr	\$10,900	0.70% 8.10%
NC	6 x AWW; wages in 2 qtrs of BP	Last 2 qtrs of BP/52	\$15	\$350	20% WBA	Uniform duration	12-20 ⁸	20 weeks or \$1,500 in any qtr	\$23,100	0.06% 5.76%
ND	1½ x HQW; wages in 2 qtrs	1/65 of wages in 2 HQs + ½ wages in 3 rd HQ	\$43	\$606	60% WBA	Weighted schedule of BPW to HQW	12-26	20 weeks or \$1,500 in any qtr	\$35,100	0.49% 11.43%

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VT	\$2,501 HQW; 1.4 x BP HQW	Wages in the 2 highest qtrs divided by 45	\$77	\$466	50% of gross wages	Lesser of 26 x WBA or 46% BPW	21-26	20 weeks or \$1,500 in any qtr	\$17,300	1.10% 7.70% ⁹ 1.00%
VA	\$3,000 in highest 2 qtrs of BP	1/50 of the 2 highest qtrs.	\$60	\$378	\$50	See table in law	12-26	20 weeks or \$1,500 in any qtr	\$8,000	0.13% 6.23% 2.53%
VI	1½ x HQW and \$858 in HQ; or \$858 in HQ and 39 x WBA in BP	1/26 HQW	\$33	\$505	25% in excess of \$15	Lesser of 26 x WBA or 1/3 BPW	13-26	Any size	\$23,500	1.50% 6.00% 2.00%
WA	680 hours; wages in BP or alternate BP	3.85% of avg of high 2 qtrs in BP	\$169	\$713	¼ of wages over \$5	Lesser of 26 x WBA or 1/3 BPW	1-26	Any size	\$45,000	0.13% 5.72% IndAvg%
WV	\$2,200 and wages in 2 qtrs	55% of 1/52 of median wages in worker's wage class	\$24	\$424	\$60	Uniform duration	26	20 weeks or \$1,500 in any qtr	\$12,000	1.50% 7.50% 2.70%
WI	35 x WBA, HQ ≥ \$1,350 and 4 x WBA outside HQ	4% HQW up to maximum WBA	\$54	\$370	\$30 + 33% of wages in excess of \$30	Lesser of 40% of BPW or 26 X WBA	14-26	20 weeks or \$1,500 in any qtr	\$14,000	0.00% 12.00% 3.05%
WY	1.4 x HQW; at least 8% of statewide AAW	4% HQW	\$35	\$475	50% WBA	Lesser of 26 x WBA or 30% BPW	11-26	Any size	\$25,400	0.34% 8.84% IndAvg%

This document is prepared for general reference and may not reflect all the details of a state's law. Consult the state agency or the state law for authoritative information. More detailed information is available in the *Comparison of State Unemployment Insurance Laws*. Data reflects a state's regular unemployment insurance program and does not include extensions or special programs. Current and earlier publications of both these documents can be found at <https://oui.doleta.gov/unemploy/statelaws.asp#Statelaw>.

KEY:

Avg – Average

CQ – Calendar Quarter

IndAvg – Industry Average

AAW – Average Annual Wage

CY – Calendar Year

Qtrs – Quarters

AWW – Average Weekly Wage

HQ – High Quarter

BPW – Base Period Wages

HQW – High Quarter Wages

OTHER PROVISIONS OF LAW:

Waiting Week – Most States require a 1-week waiting period where the claimant must meet all eligibility conditions before benefits are payable. The following states do not require a waiting week: CT, DE, GA, IA, MD, MI, NV, NJ, VT, and WY. The waiting week may be paid after a specified period of unemployment in KY, MO, and TN. In TX, the claimant must be unemployed for a specified period of time and return to full-time work, or exhaust benefits. In some states, the waiting week may be suspended under certain conditions.

Base Periods – Almost all qualifying earnings are determined using a base period consisting of the first four of the last five completed CQs. A few States use a different base period. In the following states, more recent earnings may be used in an alternative base period under certain conditions: AK, AR, CA, CO, CT, DE, DC, GA, HI, ID, IL, IA, KS, ME, MD, MA, MI, MN, MT, NE, NV, NH, NJ, NM, NY, NC, OH, OK, OR, PR, RI, SC, SD, UT, VT, VA, VI, WA, WV, and WI.

FOOTNOTES:

¹ Reflects basic qualifying formula. Some states have alternative qualifying formulas.

² When two amounts given, higher includes dependents' allowance; the higher figure for both the minimum and maximum WBAs includes the dependents' allowance for the maximum number of dependents. If state has a dependents' allowance and only one amount is given, the maximum is the same with or without the allowance. The total amount of dependents' allowance payable in any week is limited by a cap.

³ In some states, additional weeks of benefits are payable under limited circumstances such as high unemployment, continuation of approved training, or workforce dislocations.

⁴ Rates apply only to experience rated employers and do not include applicable non UI taxes, surtaxes, penalties, or surcharges. In most states, the rate year begins on January 1 and ends on December 31. All tax rates for 2017 are initially posted in the July issue.

⁵ New employer rate shown is the base rate. Higher rates may apply depending on industry classification and/or other factors in state law.

⁶ The lower amount shown is based on HQWs and the higher amount shown is based on total BPWs.

⁷ Maximum weeks payable dependent on the unemployment rate.

⁸ Uniform number of weeks payable dependent on the unemployment rate.

⁹ Rate year is July 1 through June 30.

If you have any questions, please contact **Julie Balster** at (202) 693-3615 or **John Schuettinger** at (202) 693-2680.